RESEARCH HIGHLIGHT

November 2010

Socio-economic Series 10-022

Government-imposed Charges on New Housing in Canada (2009)

INTRODUCTION

This study examined government-imposed charges (GICs) on new housing in Canada. Such charges include levies, fees, charges and taxes that are imposed by all levels of government as they relate to the development and sale of new housing. GICs may affect the price of housing, the price of land and the return on capital investments in general in Canada, and are therefore of interest to the housing industry and Canadian consumers. The results provide information, which is meant to allow for a more accurate understanding of the cumulative impact of GICs on housing costs and affordability.

The objectives of this study were to:

- update the estimates of GICs from three previous studies prepared for CMHC (1996, 2002, 2006); and
- report on trends in GICs since the most recent previous study conducted in 2006.

The first study, conducted for CMHC in 1996, entitled *Levies, Fees, Charges, Taxes and Transaction Costs on New Housing*, looked at government-imposed charges on single detached and row housing in 26 municipalities and compared these costs to the sale price for each housing type.[1] The 2002 update study, *Levies, Fees, Charges and Taxes on New Housing: 2002*, expanded the sample size to 30 municipalities and covered a broader range of housing types by including condominiums and rental apartments.[2] The 2006 study expanded the coverage to 32 municipalities. The range of GICs covered in 2006 was similar to those covered in the 2002 study.

SCOPE

The latest study presents estimates of GICs in 2009 and covers 21 municipalities; all of these were also included in the 2006 study. The range of GICs covered is similar to those covered in the 2006 study. Table 1 presents the municipalities along with the types of dwellings that were included in the study, Table 2 summarizes the categories of GICs and the components which were included in the estimates.

FINDINGS

Detailed estimates of the GICs paid on new housing in 2009 are provided for single detached, semi-detached, row/townhouse and condominium apartment units. Semi-detached, row/townhouse and condominium apartment units are included in the analysis only in those municipalities where supply of these dwelling types was substantial in 2008. Property taxes, an annual charge paid by *all* property owners (not restricted to new home purchasers) to local authorities based primarily on the market value of the property, are estimated separately because they are a significant contributor to the overall cost of housing.

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[1] Greg Lampert and Marc Denhez. 1997. *Levies, Fees, Charges, Taxes and Transaction Costs on New Housing*. Prepared for CMHC and the Canadian HomeBuilders' Association.

[2] Greg Lampert. 2003. *Levies, Fees, Charges and Taxes on New Housing: 2002*. Prepared for CMHC.

Canada

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Table 1 Centres and Dwelling Types Included

Municipality	Single Detached	Semi-Detached	Row/ Townhouse	Condominium Apartment
Burnaby, BC	#	#	#	#
Prince George, BC	#	Not reviewed	Not reviewed	Not reviewed
Surrey, BC	#	Not reviewed	Not reviewed	Not reviewed
Vancouver, BC	#	#	#	#
Calgary, AB	#	#	#	#
Edmonton, AB	#	#	#	#
Saskatoon, SK	#	#	#	#
Winnipeg, MB	#	Not reviewed	#	#
Greater Sudbury, ON	#	Not reviewed	Not reviewed	Not reviewed
Hamilton, ON	#	Not reviewed	#	Not reviewed
Ottawa, ON	#	#	#	#
Toronto, ON	#	#	#	#
Vaughan, ON	#	Not reviewed	Not reviewed	Not reviewed
Waterloo, ON	#	Not reviewed	#	Not reviewed
Windsor, ON	#	Not reviewed	Not reviewed	Not reviewed
Montreal, QC	#	#	#	#
Quebec City, QC	#	#	#	#
Charlotte-town, PE	#	Not reviewed	Not reviewed	Not reviewed
Halifax, NS	#	#	#	#
Whitehorse, YT	#	Not reviewed	Not reviewed	Not reviewed
Yellowknife, NT	#	Not reviewed	Not reviewed	Not reviewed

In the 2009 study, the GICs were estimated for a "modest" (25th percentile) and a "median" (50th percentile) priced dwelling of each type in each municipality included in the study. The source of the price data were new home sales reported in 2009 via the CMHC Market Absorption Survey.

Table 2 GICs and Their Components

GIC	Source	Description
Infrastructure Charges	Municipal/Regional Government, Builders or Developers	■ Hard (sewer, water, road) ■ Soft (parks, libraries, police, etc.) ■ Off-site infrastructure (either through agreements with municipality that require the payment of a share of costs or development charges) ■ Water & sewer connection fees ■ Engineering review fees ■ Public transport and/or environmental related fees/contributions
Land Dedications	Municipal/Regional Government, Builders or Developers	Land dedications and cash in lieu associated with park land.
Application Fees	Municipal/Regional Government	Subdivision application fees, condominium application fees, site plan approval, administration fees.
Permit Fees	Municipal/Regional Government	Building permit, plumbing, and mechanical or electrical permit fees. Boiler and elevator inspections fee for large buildings.
Home Warranty Fees	New Home Warranty Providers	New home warranty programs (both required and optional).
Land Transfer Taxes	Provincial & Territorial Government	
Title Registration Fees	Municipal, Provincial & Territorial Government	
Provincial Sales Taxes	Provincial Government	Provincial sales tax, harmonized sales tax on construction materials, on home sale.
GST	Federal Government	GST on house sale.
Property Taxes	Municipal/Regional Government	Property taxes, garbage collection surcharges, police surcharges, fire surcharge, education surcharges, etc.
Provincial Other	Provincial Government	Provincial plumbing and electrical inspection fees, provincial engineering review fees, home warranty licensing fees.
Municipal Incentives (new)	Municipal Government	Any form of waiver, rebate, tax incentive, subsidy or payment transferred to the builder or purchaser form the municipal/regional government.
Provincial Incentives (new)	Provincial & Territorial Government	Any form of waiver, rebate, tax incentive, subsidy or payment transferred to the builder or purchaser form the provincial / territorial government.
Federal Incentives (new)	Federal Government	Any form of waiver, rebate, tax incentive, subsidy or payment transferred to the builder or purchaser from the federal government.

Figure E1 from the final report (shown below) shows the estimated GICs for a modest priced, single detached unit in each of the study municipalities in 2009, both as a percentage of the selling price and as the total dollar amount charged, at the municipal, provincial and federal levels.

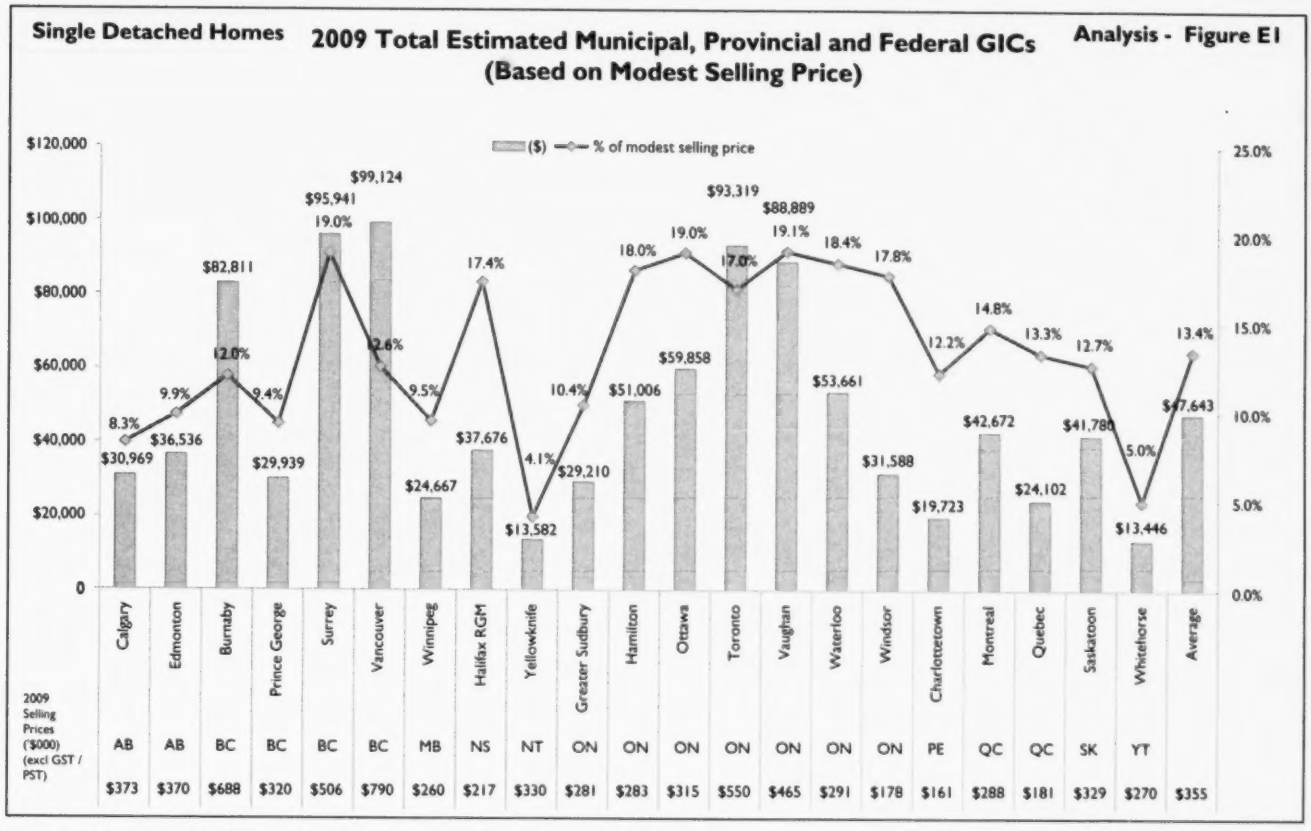
Single Detached Homes
2009 Total Estimated Municipal, Provincial and Federal GICs (Based on Modest Selling Price)
Analysis - Figure E1
($) % of modest selling price
$120,000
$100,000
$80,000
$60,000
$40,000
$20,000
0
25.0%
20.0%
15.0%
10.0%
5.0%
0.0%
Calgary Edmonton Burnaby Prince George Surrey Vancouver Winnipeg Halifax RGM Yellowknife Greater Sudbury Hamilton Ottawa Toronto Vaughan Waterloo Windsor Charlottetown Montreal Quebec Saskatoon Whitehorse Average
2009 Selling Prices ('$000) (excl GST / PST)
AB AB BC BC BC BC MB NS NT ON ON ON ON ON ON ON PE QC QC SK YT
$373 $370 $688 $320 $506 $790 $260 $217 $330 $281 $283 $315 $550 $465 $291 $178 $161 $288 $181 $329 $270 $355
8.3% 9.9% 12.0% 9.4% 19.0% 12.6% 9.5% 17.4% 4.1% 10.4% 18.0% 19.0% 17.0% 19.1% 18.4% 17.8% 12.2% 14.8% 13.3% 12.7% 5.0% 13.4%
$30,969 $36,536 $82,811 $29,939 $95,941 $99,124 $24,667 $37,676 $13,582 $29,210 $51,006 $59,858 $93,319 $88,889 $53,661 $31,588 $19,723 $42,672 $24,102 $41,780 $13,446 $47,643

Figure E1 Total GICs – Single Detached Dwelling – Modest Selling Price

The estimates of GICs paid on a new single detached dwelling totaled on average $47,643 and made up 13.4 per cent of the modest selling price. In absolute figures, Vancouver had the highest level of overall GICs ($99,124), followed closely by Surrey, ($95,941) and Toronto ($93,319). At the other end of the scale, Whitehorse ($13,446) had the lowest level of overall GICs, followed by Yellowknife ($13,582) and Charlottetown ($19,723). Total GICs on modest priced single family dwellings exceeded $60,000 in five municipalities: Vancouver, Surrey, Toronto, Vaughan, and Burnaby. A second tier of 12 municipalities had GICs between $25,000 and $60,000. Five municipalities, Winnipeg, Quebec City, Charlottetown, Yellowknife and Whitehorse, had GICs of less than $25,000.

In relative terms, GICs ranged from 19.1 per cent of the total modest selling price in Vaughan to 4.1 per cent in Yellowknife. In Vaughan (19.1%), Ottawa and Surrey (19%), Waterloo (18.4%), Hamilton (18%), Windsor (17.8%), Halifax (17.4%), and Toronto (17%), GICs represented 17% or more of the selling price of modest priced single detached new homes. GICs made up 10-15% of house prices in, Montreal (14.8%), Quebec City (13.3%), Saskatoon (12.7%), Vancouver (12.5%), Charlottetown (12.3%), Burnaby (12.0%) and Greater Sudbury (10.4%). The lowest percentages were in western cities with moderate housing prices or where no PST is applied, Edmonton (9.9%), Winnipeg (9.5%), Prince George (9.4%), Calgary (8.3%), Whitehorse (5.0%) and Yellowknife (4.1%).

Figure E2 from the final report (shown below) shows the estimated GICs for a median priced, single detached unit in each of the study municipalities in 2009, both as a percentage of the selling price and as the total dollar amount charged, at the municipal, provincial and federal levels.

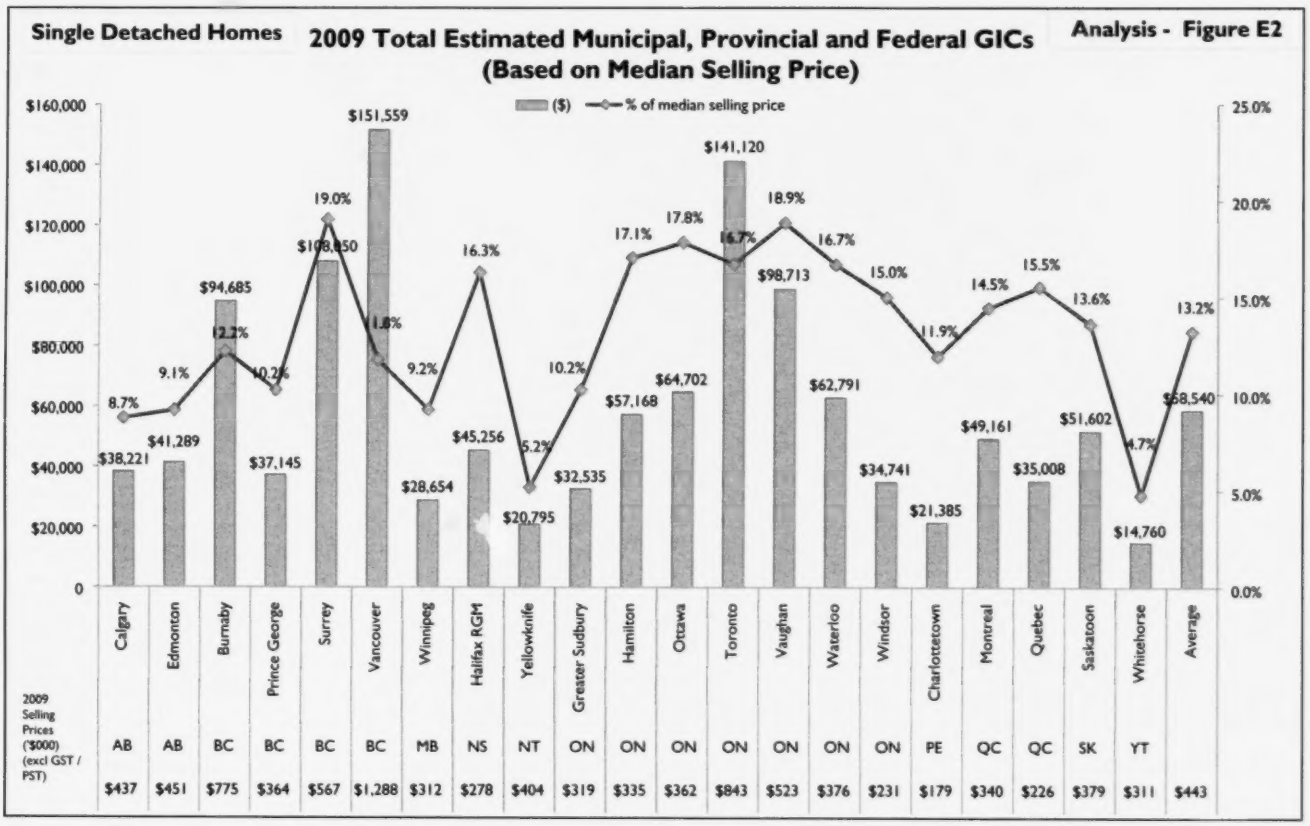

Figure E2 Total GICs – Single Detached Dwelling – Median Selling Price

Table 3 below shows how the municipalities rank, both in the absolute amount of GICs paid, as well as the amounts relative to the median selling price.

Table 3 2009 Total Estimated Municipal, Provincial and Federal GICs for Dwellings with Median Selling Price

2009 Total Estimated Municipal, Provincial and Federal GICs for Dwellings with Median Selling Price							
Decreasing relative value of GICs					Decreasing absolute value of GICs		
Centre	Median selling price	Total GICs	% of selling price		Centre	Median selling price	Total GICs	% of selling price
Surrey, BC	$567,207	$108,050	19.05%		Vancouver, BC	$1,288,137	$151,559	11.77%
Vaughan, ON	$523,295	$98,713	18.86%		Toronto, ON	$842,743	$141,120	16.75%
Ottawa, ON	$362,489	$64,702	17.85%		Surrey, BC	$567,207	$108,050	19.05%
Hamilton, ON	$335,141	$57,168	17.06%		Vaughan, ON	$523,295	$98,713	18.86%
Toronto, ON	$842,743	$141,120	16.75%		Burnaby, BC	$775,481	$94,685	12.21%
Waterloo, ON	$375,903	$62,791	16.70%		Ottawa, ON	$362,489	$64,702	17.85%
Halifax RGM, NS	$277,605	$45,256	16.30%		Waterloo, ON	$375,903	$62,791	16.70%
Quebec, QC	$225,508	$35,008	15.52%		Hamilton, ON	$335,141	$57,168	17.06%
Windsor, ON	$231,428	$34,741	15.01%		Saskatoon, SK	$379,087	$51,602	13.61%
Montreal, QC	$339,839	$49,161	14.47%		Montreal, QC	$339,839	$49,161	14.47%
Saskatoon, SK	$379,087	$51,602	13.61%		Halifax RGM, NS	$277,605	$45,256	16.30%
Burnaby, BC	$775,481	$94,685	12.21%		Edmonton, AB	$451,333	$41,289	9.15%
Charlottetown, PE	$179,118	$21,385	11.94%		Calgary, AB	$437,039	$38,221	8.75%
Vancouver, BC	$1,288,137	$151,559	11.77%		Prince George, BC	$364,465	$37,145	10.19%
Greater Sudbury, ON	$318,663	$32,535	10.21%		Quebec, QC	$225,508	$35,008	15.52%
Prince George, BC	$364,465	$37,145	10.19%		Windsor, ON	$231,428	$34,741	15.01%
Winnipeg, MB	$312,442	$28,654	9.17%		Greater Sudbury, ON	$318,663	$32,535	10.21%
Edmonton, AB	$451,333	$41,289	9.15%		Winnipeg, MB	$312,442	$28,654	9.17%
Calgary, AB	$437,039	$38,221	8.75%		Charlottetown, PE	$179,118	$21,385	11.94%
Yellowknife, NT	$403,721	$20,795	5.15%		Yellowknife, NT	$403,721	$20,795	5.15%
Whitehorse, YT	$310,833	$14,760	4.75%		Whitehorse, YT	$310,833	$14,760	4.75%

The composition of the GICs also varied across the country. Tables 4 and 5 present a detailed summary of the GICs charged for a typical new, median priced single detached dwelling in the 21 study municipalities. The federal GST, which is directly linked to the selling price, represented the largest share of the total GICs in many municipalities, largely as a result of high selling prices (Calgary, Edmonton, Burnaby, and Vancouver). In cities with high infrastructure charges, such as Surrey, Saskatoon, Hamilton, Ottawa, Vaughan, and Waterloo, the municipal share made up more than half of all GICs. Provincial charges are the largest component of the GICs in a number of municipalities, such as Halifax, Charlottetown Montreal and Quebec City, where the provincial sales tax is also based on the selling price. For all municipalities surveyed, application and processing fees represented the smallest identifiable component, less than one per cent of all GICs.

Table 4 2009 Detailed Estimated Municipal GICs - Single Detached Unit - Based on Median Home Prices

2009 Municipal Estimated GICs - Single Detached Unit - Based on Median Home Prices													
Municipality	Median Selling Price ('000s)	Infrastructure Charges		Land Dedication Charges		Development Application And Processing Fees		Total Building Permit Fees		Other Municipal Charges		Total Municipal GICs	
		($)	% of median selling price	($)	% of median selling price	($)	% of median selling price	($)	% of median selling price	($)	% of median selling price	($)	% of median selling price
Calgary	$437	$11,356	2.60%	$1,591	0.40%	$1,429	0.30%	$1,811	0.40%	$0	0.00%	$16,188	3.70%
Edmonton	$451	$13,247	2.90%	$1,023	0.20%	$718	0.20%	$2,721	0.60%	$0	0.00%	$17,709	3.90%
Burnaby	$775	$4,530	0.60%	$6,521	0.80%	$47	0.00%	$7,105	0.90%	$0	0.00%	$18,203	2.30%
Prince George	$364	$4,724	1.30%	$920	0.30%	$198	0.10%	$2,001	0.50%	$0	0.00%	$7,843	2.20%
Surrey	$567	$40,764	7.20%	$12,444	2.20%	$240	0.00%	$3,514	0.60%	$0	0.00%	$56,963	10.00%
Vancouver	$1,288	$17,899	1.40%	$0	0.00%	$2,365	0.20%	$5,569	0.40%	$0	0.00%	$25,833	2.00%
Winnipeg	$312	$3,400	1.10%	$861	0.30%	$240	0.10%	$1,750	0.60%	$0	0.00%	$6,252	2.00%
Halifax RGM	$278	$2,023	0.70%	$5,750	2.10%	$31	0.00%	$1,681	0.60%	$4,164	1.50%	$13,648	4.90%
Yellowknife	$404	$135	0.00%	$0	0.00%	$175	0.00%	$2,609	0.60%	$0	0.00%	$2,919	0.70%
Greater Sudbury	$319	$3,371	1.10%	$3,750	1.20%	$244	0.10%	$2,256	0.70%	$0	0.00%	$9,621	3.00%
Hamilton	$335	$22,878	6.80%	$5,000	1.50%	$598	0.20%	$2,464	0.70%	$0	0.00%	$30,940	9.20%
Ottawa	$362	$26,808	7.40%	$4,413	1.20%	$2,204	0.60%	$2,813	0.80%	$0	0.00%	$36,237	10.00%
Toronto	$843	$15,441	1.80%	$24,545	2.90%	$970	0.10%	$4,820	0.60%	$19,971	2.40%	$65,747	7.80%
Vaughan	$523	$35,528	6.80%	$10,500	2.00%	$1,815	0.30%	$2,536	0.50%	$0	0.00%	$50,380	9.60%
Waterloo	$376	$25,437	6.80%	$4,800	1.30%	$1,220	0.30%	$1,760	0.50%	$0	0.00%	$33,217	8.80%
Windsor	$231	$12,316	5.30%	$2,475	1.10%	$318	0.10%	$1,795	0.80%	$0	0.00%	$16,904	7.30%
Charlottetown	$179	$0	0.00%	$4,500	2.50%	$25	0.00%	$300	0.20%	$0	0.00%	$4,825	2.70%
Montreal	$340	$0	0.00%	$5,200	1.50%	$283	0.10%	$1,629	0.50%	$0	0.00%	$7,112	2.10%
Quebec	$226	$0	0.00%	$6,750	3.00%	$50	0.00%	$300	0.10%	$0	0.00%	$7,100	3.10%
Saskatoon	$379	$26,312	6.90%	$1,364	0.40%	$193	0.10%	$1,160	0.30%	$0	0.00%	$29,027	7.70%
Whitehorse	$311	$2,500	0.80%	$555	0.20%	$100	0.00%	$1,558	0.50%	$0	0.00%	$4,713	1.50%
Average	**$443**	**$12,794**	**2.90%**	**$4,903**	**1.20%**	**$641**	**0.10%**	**$2,483**	**0.50%**	**$1,149**	**0.20%**	**$21,970**	**5.00%**

Table 5 2009 Detailed Provincial / Federal Estimated GICs - Single Detached Unit - Based on Median Home Prices

2009 Provincial / Federal Estimated GICs - Single Detached Unit - Based on Median Home Prices															
Municipality	Median Selling Price ('000s)	New Home Warranty Program Fees		Registry Fees / Land Transfer Tax		Other Provincial Charges		Provincial Sales Tax (PST)		Total Provincial GICs		Federal - Goods and Services Tax (GST)		Total Provincial / Federal GICs	
		($)	% of median selling price	($)	% of median selling price	($)	% of median selling price	($)	% of median selling price	($)	% of median selling price	($)	% of median selling price	($)	% of median selling price
Calgary	$437	$875	0.20%	$122	0.00%	$0	0.00%	$0	0.00%	$997	0.20%	$21,035	4.80%	$22,033	5.00%
Edmonton	$451	$875	0.20%	$125	0.00%	$13	0.00%	$0	0.00%	$1,014	0.20%	$22,567	5.00%	$23,580	5.20%
Burnaby	$775	$1,000	0.10%	$13,583	1.80%	$25	0.00%	$23,100	3.00%	$37,708	4.90%	$38,774	5.00%	$76,482	9.90%
Prince George	$364	$1,000	0.30%	$5,363	1.50%	$25	0.00%	$10,080	2.80%	$16,468	4.50%	$12,835	3.50%	$29,302	8.00%
Surrey	$567	$1,000	0.20%	$9,418	1.70%	$25	0.00%	$12,285	2.20%	$22,728	4.00%	$28,360	5.00%	$51,088	9.00%
Vancouver	$1,288	$1,000	0.10%	$23,836	1.90%	$27	0.00%	$36,456	2.80%	$61,319	4.80%	$64,407	5.00%	$125,726	9.80%
Winnipeg	$312	$875	0.30%	$3,969	1.30%	$0	0.00%	$7,560	2.40%	$12,404	4.00%	$9,998	3.20%	$22,402	7.20%
Halifax RGM	$278	$373	0.10%	$84	0.00%	$60	0.00%	$22,208	8.00%	$22,724	8.20%	$8,883	3.20%	$31,608	11.40%
Yellowknife	$404	$0	0.00%	$606	0.20%	$0	0.00%	$0	0.00%	$606	0.20%	$17,271	4.30%	$17,876	4.40%
Greater Sudbury	$319	$802	0.30%	$3,330	1.00%	$185	0.10%	$8,400	2.60%	$12,717	4.00%	$10,197	3.20%	$22,914	7.20%
Hamilton	$335	$802	0.20%	$3,572	1.10%	$185	0.10%	$10,944	3.30%	$15,503	4.60%	$10,724	3.20%	$26,228	7.80%
Ottawa	$362	$881	0.20%	$3,987	1.10%	$185	0.10%	$10,800	3.00%	$15,854	4.40%	$12,611	3.50%	$28,465	7.90%
Toronto	$843	$1,469	0.20%	$20,046	2.40%	$185	0.00%	$11,536	1.40%	$33,236	3.90%	$42,137	5.00%	$75,373	8.90%
Vaughan	$523	$1,130	0.20%	$8,865	1.70%	$185	0.00%	$11,988	2.30%	$22,169	4.20%	$26,165	5.00%	$48,334	9.20%
Waterloo	$376	$881	0.20%	$4,189	1.10%	$185	0.00%	$10,193	2.70%	$15,447	4.10%	$14,127	3.80%	$29,575	7.90%
Windsor	$231	$644	0.30%	$2,114	0.90%	$185	0.10%	$7,488	3.20%	$10,431	4.50%	$7,406	3.20%	$17,837	7.70%
Charlotte-town	$179	$347	0.20%	$2,166	1.20%	$283	0.20%	$8,033	4.50%	$10,828	6.00%	$5,732	3.20%	$16,560	9.20%
Montreal	$340	$1,000	0.30%	$3,738	1.10%	$133	0.00%	$26,304	7.70%	$31,174	9.20%	$10,875	3.20%	$42,049	12.40%
Quebec	$226	$960	0.40%	$2,145	1.00%	$133	0.10%	$17,454	7.70%	$20,692	9.20%	$7,216	3.20%	$27,908	12.40%
Saskatoon	$379	$875	0.20%	$1,137	0.30%	$0	0.00%	$6,075	1.60%	$8,087	2.10%	$14,487	3.80%	$22,574	6.00%
Whitehorse	$311	$0	0.00%	$101	0.00%	$0	0.00%	$0	0.00%	$101	0.00%	$9,947	3.20%	$10,047	3.20%
Average	**443**	**$800**	**0.20%**	**$5,357**	**1.00%**	**$96**	**0.00%**	**$11,472**	**2.90%**	**$17,724**	**4.20%**	**$18,845**	**3.90%**	**$36,570**	**8.10%**

GICs tend to be lower for dwelling types other than single detached units, such as semi-detached, row / townhouses and condominium apartments. Table 6 shows GICs for semi-detached units and Tables 7 and 8 show GICs for row / townhouse and condominium apartment units, respectively. As previously noted, not all cities had enough new construction activity to be included in each category.

Table 6 Total Estimated GICs on Semi-detached Units, 2009

2009 Municipal / Provincial / Federal Estimated GICs Semi-detached Unit - Based on Median Selling Prices									
Median Selling Price ('000s)	Municipality	Total Municipal GICs		Total Provincial GICs		Federal GICs		ALL GICs	
		($)	% of selling price	($)	% of selling price	($)	% of selling price	($)	% of selling price
$455	Calgary	$9,706	2.10%	$1,001	0.20%	$22,762	5.00%	$33,469	7.40%
$325	Edmonton	$16,062	4.90%	$988	0.30%	$10,406	3.20%	$27,456	8.40%
$578	Burnaby	$15,296	2.60%	$24,234	4.20%	$28,924	5.00%	$68,453	11.80%
$551	Vancouver	$20,344	3.70%	$21,677	3.90%	$27,568	5.00%	$69,589	12.60%
$205	Halifax RGM	$11,845	5.80%	$16,884	8.30%	$6,547	3.20%	$35,276	17.20%
$291	Ottawa	$33,902	11.60%	$13,305	4.60%	$9,315	3.20%	$56,522	19.40%
$433	Toronto	$34,561	8.00%	$13,430	3.10%	$20,571	4.80%	$68,562	15.80%
$268	Montreal	$7,079	2.60%	$24,560	9.20%	$8,584	3.20%	$40,224	15.00%
$167	Quebec	$4,231	2.50%	$10,034	6.00%	$5,354	3.20%	$19,619	11.70%
$290	Saskatoon	$12,860	4.40%	$6,808	2.30%	$9,287	3.20%	$28,955	10.00%
$356	Average	$16,589	4.80%	$13,292	4.20%	$14,932	3.90%	$44,812	12.90%

Table 7 Total Estimated GICs on Row / Townhouse Units, 2009

2009 Municipal / Provincial / Federal Estimated GICs Row / Townhouses Unit - Based on Median Selling Prices									
Median Selling Price ('000s)	Municipality	Total Municipal GICs		Total Provincial GICs		Federal GICs		ALL GICs	
		($)	% of selling price	($)	% of selling price	($)	% of selling price	($)	% of selling price
$320	Calgary	$6,466	2.00%	$974	0.30%	$10,233	3.20%	$17,673	5.50%
$319	Edmonton	$14,932	4.70%	$987	0.30%	$10,202	3.20%	$26,120	8.20%
$428	Burnaby	$12,213	2.90%	$16,168	3.80%	$20,039	4.70%	$48,420	11.30%
$695	Vancouver	$8,178	1.20%	$28,120	4.00%	$34,751	5.00%	$71,050	10.20%
$222	Winnipeg	$3,652	1.60%	$9,427	4.20%	$7,117	3.20%	$20,195	9.10%
$254	Halifax RGM	$11,983	4.70%	$20,838	8.20%	$8,129	3.20%	$40,950	16.10%
$227	Hamilton	$25,356	11.20%	$10,327	4.50%	$7,271	3.20%	$42,955	18.90%
$230	Ottawa	$25,365	11.00%	$11,085	4.80%	$7,347	3.20%	$43,797	19.10%
$425	Toronto	$26,836	6.30%	$19,520	4.60%	$19,641	4.60%	$65,997	15.50%
$311	Waterloo	$25,091	8.10%	$14,576	4.70%	$9,963	3.20%	$49,630	15.90%
$357	Montreal	$6,977	2.00%	$32,813	9.20%	$12,004	3.40%	$51,794	14.50%
$285	Saskatoon	$17,554	6.20%	$7,017	2.50%	$9,115	3.20%	$33,686	11.80%
$339	Average	$15,384	5.10%	$14,321	4.30%	$12,984	3.60%	$42,689	13.00%

Table 8 Total Estimated GICs on Condominium Apartments, 2009

2009 Municipal / Provincial / Federal Estimated GICs Condominium Apartment Unit - Based on Median Selling Prices									
Median Selling Price ('000s)	Municipality	Total Municipal GICs		Total Provincial GICs		Federal GICs		ALL GICs	
		($)	% of selling price	($)	% of selling price	($)	% of selling price	($)	% of selling price
$320	Calgary	$6,126	1.90%	$974	0.30%	$10,233	3.20%	$17,332	5.40%
$310	Edmonton	$10,596	3.40%	$985	0.30%	$9,922	3.20%	$21,504	6.90%
$368	Burnaby	$8,594	2.30%	$13,781	3.70%	$13,263	3.60%	$35,638	9.70%
$399	Vancouver	$5,867	1.50%	$12,910	3.20%	$16,731	4.20%	$35,508	8.90%
$207	Winnipeg	$2,796	1.40%	$9,370	4.50%	$6,611	3.20%	$18,777	9.10%
$180	Halifax RGM	$6,610	3.70%	$16,040	8.90%	$5,748	3.20%	$28,398	15.80%
$227	Ottawa	$11,175	4.90%	$10,432	4.60%	$7,265	3.20%	$28,871	12.70%
$240	Toronto	$13,844	5.80%	$9,366	3.90%	$7,691	3.20%	$30,900	12.90%
$179	Montreal	$3,370	1.90%	$16,600	9.30%	$5,723	3.20%	$25,692	14.40%
$158	Quebec	$410	0.30%	$9,453	6.00%	$5,066	3.20%	$14,929	9.40%
$245	Saskatoon	$10,536	4.30%	$6,471	2.60%	$7,846	3.20%	$24,853	10.10%
$258	Average	$7,266	2.80%	$9,671	4.30%	$8,736	3.30%	$25,673	10.50%

Table 9 captures the total GICs for each of the dwelling types and highlights the ones where highest GICs are imposed. In those centres where two or more types were included, the pattern shows that single detached and semi-detached dwelling units are the two categories with the highest GICs. GICs tend to be lower for row / townhouses and condominium apartments.

Table 9 Total Estimated GICs by dwelling type, 2009

2009 Municipal / Provincial / Federal Estimated GICs by type of dwelling												
	Single Detached			Semi-detached			Row / Townhouse			Condominium Apartments		
Municipality	Median Selling Price (000's)	All GICs		Median Selling Price (000's)	All GICs		Median Selling Price (000's)	All GICs		Median Selling Price (000's)	All GICs	
Calgary	$437	$38,221	**8.75%**	$455	$33,469	7.40%	$320	$17,673	5.50%	$320	$17,332	5.40%
Edmonton	$451	$41,289	**9.15%**	$325	$27,456	8.40%	$319	$26,120	8.20%	$310	$21,504	6.90%
Burnaby	$775	$94,685	**12.21%**	$578	$68,453	11.80%	$428	$48,420	11.30%	$368	$35,638	9.70%
Prince George	$364	$37,145	10.19%	not covered								
Surrey	$567	$108,050	19.05%	not covered								
Vancouver	$1,288	$151,559	11.77%	$551	$69,589	**12.60%**	$695	$71,050	10.20%	$399	$35,508	8.90%
Winnipeg	$312	$28,654	9.17%	not covered			$222	$20,195	9.10%	$207	$18,777	9.10%
Halifax RGM	$278	$45,256	16.30%	$205	$35,276	**17.20%**	$254	$40,950	16.10%	$180	$28,398	15.80%
Yellowknife	$404	$20,795	5.15%	not covered								
Greater Sudbury	$319	$32,535	10.21%	not covered								
Hamilton	$335	$57,168	17.06%	not covered			$227	$42,955	**18.90%**	not covered		
Ottawa	$362	$64,702	17.85%	$291	$56,522	**19.40%**	$230	$43,797	19.10%	$227	$28,871	12.70%
Toronto	$843	$141,120	**16.75%**	$433	$68,562	15.80%	$425	$65,997	15.50%	$240	$30,900	12.90%
Vaughan	$523	$98,713	18.86%	not covered								
Waterloo	$376	$62,791	**16.70%**	not covered			$311	$49,630	15.90%	not covered		
Windsor	$231	$34,741	15.01%	not covered								
Charlotte-town	$179	$21,385	11.94%	not covered								
Montreal	$340	$49,161	14.47%	$268	$40,224	**15.00%**	$357	$51,794	14.50%	$179	$25,692	14.40%
Quebec	$226	$35,008	**15.52%**	$167	$19,619	11.70%	not covered			$158	$14,929	9.40%
Saskatoon	$379	$51,602	**13.61%**	$290	$28,955	10.00%	$285	$33,686	11.80%	$245	$24,853	10.10%
Whitehorse	$311	$14,760	4.75%	not covered								
Average	$443	$58,540	**13.10%**	$356	$44,812	12.90%	$339	$42,689	13.00%	$258	$25,673	10.50%

Note: The type of dwelling with the highest overall GICs, relative to selling price, are highlighted.

The 2009 GIC study also examined changes in GICs for median-priced, single detached units between 2006 and 2009. A summary of the net effect of changes is presented in Figure 3. The final report provides details on the causes for the changes illustrated in the figure below. However, the main change that occurred since the 2006 study, which is consistent among most municipalities, was at the federal level with the reduction in GST that was applied across all jurisdictions. Where increases in GICs were observed, in many cases they were the result of sale prices having reached thresholds beyond which tax rebates stop applying or of increasing land values, which had an impact on the $ values of land dedication contributions.

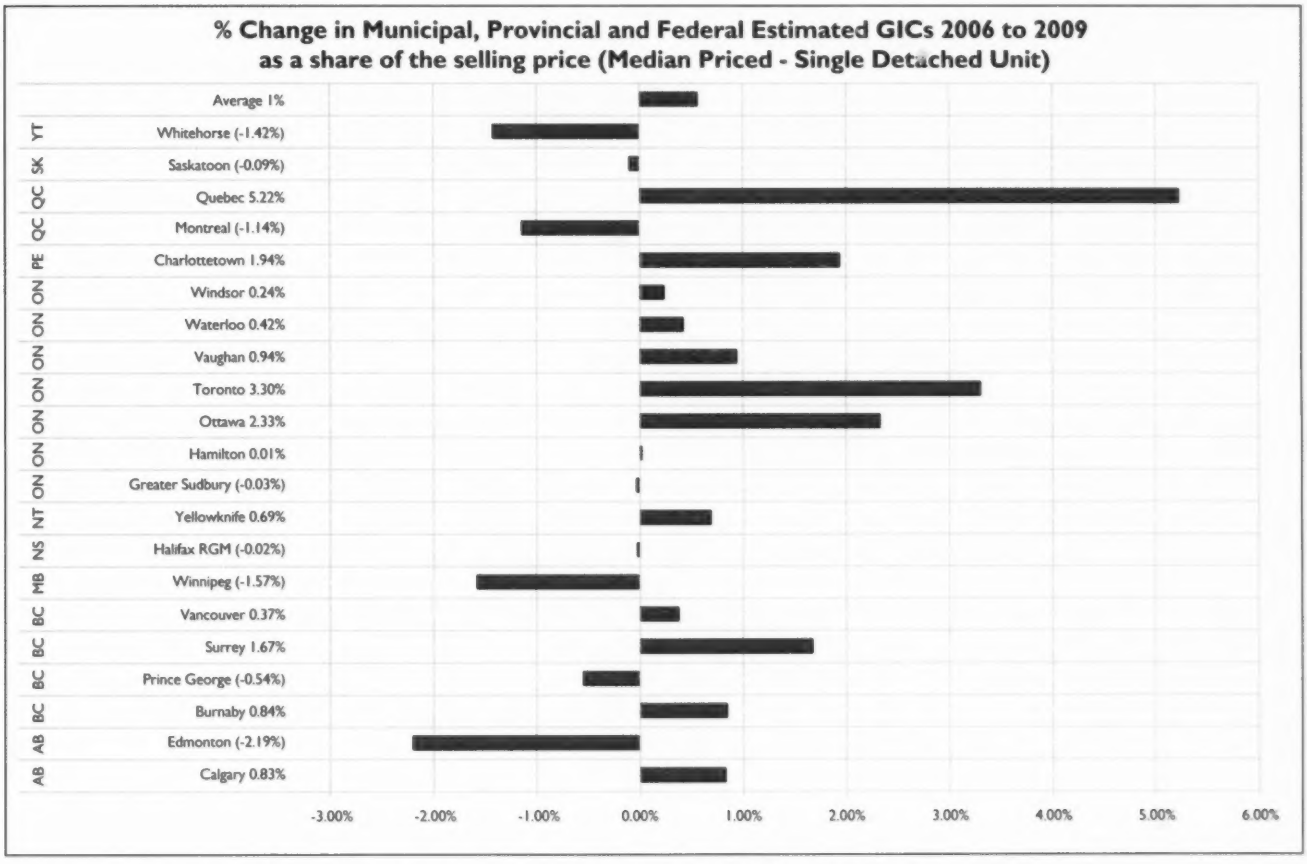

Figure 3 % Change in Municipal, Provincial and Federal Estimated GICs 2006 to 2009 as a share of the selling price (Median Priced - Single Detached Unit)

The complete report provides additional details and analysis of the various GICs, including appendices containing an estimate of the assessed value and residential property taxes paid in each of the municipalities, for each of the dwelling units covered in the study. The report also includes a detailed description and listing of the GIC components for each of the 21 municipalities in the study, as well as the basis for calculating the estimates.

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